

Certificate Number: 01267-MD-DE-009005863Bankruptcy Case Number: 09-24946**CERTIFICATE OF DEBTOR EDUCATION**I certify that on November 13, 2009, at 2:10 o'clock PM CST,Cynthia Diane Cotton completed a course on personal financial
management given by telephone byMoney Management International, Inc.,a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the District of Maryland.Date: November 13, 2009By /s/Karla RuelasName Karla RuelasTitle Counselor